

# TRADING IN WHEAT IN LIMITED VOLUME

Undertone of Weakness and Market Governed by Bearish Sentiment, Growth and Spread of Which Is Fostered by Good Weather and Favorable Crop Reports.

New York, March 7.—Only a limited volume of business was transacted in domestic wheat markets early this week. On Monday and Tuesday trading was at times almost suspended. This was due to the crippled condition of the telegraph and telephone service between various markets east of Buffalo, owing to a severe storm. At the same time, the volume of wheat was greatly reduced. Therefore, little or no effort was made to do business, and hence the fluctuations were trivial.

**Influence of Good Weather.**—Nevertheless, there was an undertone of weakness, and it was agreed that markets were governed by bearish sentiment, the growth and spread of which was fostered by continued favorable weather and crop prospects West. Now that the backbone of interest is supposed to be broken, traders are sanguine respecting the outlook for the second crop. They are inclined, however, to form a definite opinion on the subject, but thus far advances have been almost wholly favorable. Nevertheless, conservative dealers still think it somewhat dangerous to venture too far on the short side, and many are inclined to wait until a more definite report is received from the West. It is believed that Europe will continue to buy wheat from the United States, partly because of the continued significant exports from Argentina. Receipts from that country are reported to be good, while the quality is inferior, as a rule.

Estimates as to the exportable surplus were placed at only 47,000,000 bushels, against 50,000,000 bushels in the previous year. The estimate of the surplus in Australia is also lower than last year. The estimate of the surplus in Argentina is also lower than last year. The estimate of the surplus in the United States is also lower than last year.

**Little Interest in Corn.**—Most of the time corn markets were dull and inactive. There was a rule, a scarcity of potential influences, which was occasionally some business, which was mostly due to the fact that the market was not very active. The market was not very active, and the price was not very high. The market was not very active, and the price was not very high.

**Some Late Hauling.**—During the week there was a slight more firmness, and a small rise in price.

## BUSINESS IN COTTON AFFECTED BY STORM

Serious Interruption to Wire Connections Keeps Outside Trading Down to Minimum—Final Crop Report to Be Issued on March 20.

New York, March 8.—The serious interruption to wire connection with outside markets, which has been the big story of last Sunday kept outside business down to a minimum. The market was not very active, and the price was not very high. The market was not very active, and the price was not very high.

**Wheat Market.**—The wheat market was not very active, and the price was not very high. The market was not very active, and the price was not very high. The market was not very active, and the price was not very high.

**Cotton Market.**—The cotton market was not very active, and the price was not very high. The market was not very active, and the price was not very high. The market was not very active, and the price was not very high.

**Grain Market.**—The grain market was not very active, and the price was not very high. The market was not very active, and the price was not very high. The market was not very active, and the price was not very high.

**Focus.**—Your this morning's attention on the fact that...

**To-day.**—Is the time to relieve your anxiety concerning your valuables by renting a safe deposit box in the vaults of the...

**First National Bank.**—Ninth and Main. Capital and Surplus \$3,000,000.00.

**THE UNION BANK OF RICHMOND.**—1104 EAST MAIN STREET. \$100 MAKES A START, 3 PER CENT INTEREST.

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# STREET SHOCKED BY WEEK'S EVENTS

Confidence Nipped, Bond Market Spoiled, and Demand for Notes Ruined.

## THREE DISTINCT EPISODES

Leading All Is Financial "Butchery" Now Going On in Rock Island.

### BY BROADBANK WALL.

New York, March 8.—Investors and speculators alike received a series of shocks that nipped confidence, spoiled a good bond market, killed the demand for short-term notes and cast a shadow of doubt over the value of the common shares of the railroads that will not easily be dispelled.

Lulled by promises of an advance in railroad rates, investors and speculators were lulled into a false sense of security. They were lulled into a false sense of security. They were lulled into a false sense of security.

**When directors of Chesapeake and Ohio** were compelled to promise that \$17,000,000 would be paid for the crop within five years, public attention was drawn to a new phase in finance. Money is easy, but capital is scarce.

**Market Is Glutted.**—The market for short-term notes is glutted and saturated. There is a surplus of short-term notes, and the price is not very high.

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INCORPORATED 1832

## Virginia Fire and Marine Insurance Company

JANUARY 1, 1914

ASSETS.	
Stocks and bonds owned (market value)	\$1,267,672 25
Real estate owned by the company (first liens, value of)	118,458 44
Loans on bond and mortgage (first liens, value of)	81,275 00
Interest due and accrued on said bond and mortgage	18,396 07
Loans, bonds and other assets	27,317 00
Bills receivable and call loans secured by collateral	116,830 15
Premiums in course of collection	101,421 02
Cash in company's office and in National State and City Bank, Richmond, Va.	\$1,780,809 93
<b>Total</b>	<b>\$3,700,000 00</b>

LIABILITIES.	
Capital stock	\$250,000 00
Reserve for losses unpaid, including losses in course of adjustment	76,817 31
Reserve for unearned premiums	708,690 65
State, municipal and county taxes, due and accrued	12,500 00
Dividends declared December, 1913, due January 2, 1914	15,000 00
Reserve for December, 1913, reinsurance accounts, due January 15, 1914	700 00
Surplus beyond capital and all liabilities	2,589 18
<b>Total</b>	<b>\$1,780,809 93</b>

WM. H. PALMER, President. E. B. ADDISON, Vice-President. W. H. McCARTHY, Secretary.

## Successful Experience

In the handling of trust matters helps this company to an accurate knowledge of what to do to accomplish the best results. Whether it be as Executor, Administrator or Trustee, this company exercises caution, foresight and good judgment in all the various departments of its business. You can depend upon its ability to perform with satisfaction and security.

**RICHMOND TRUST SAVINGS COMPANY**

Capital \$1,000,000.00  
Main and Seventh Streets  
REMEMBER THE LOCATION

## 7% ATLANTA AND 7% Georgia Mortgages

Our Atlanta City and Suburban Real Estate Mortgages earn for you not less than 7 per cent, and sometimes as much as 8 per cent. They are based on from 40 to 50 per cent of a fair valuation of the property. We shall be glad to furnish inquiries with a long list of Virginia and other clients who have been dealing through us for many years. If you are interested, send for our booklet containing these references.

**FULTON INVESTMENT COMPANY**  
Chas. D. McKinney, President. 1701-9 Hurt Bldg., ATLANTA, GA.  
Green, Tilson & McKinney, Attorneys.

## PREJUDICE AGAINST BANKS AND DOCTORS

Strange Stories Being Told About Eccentric Habits of Felgar Family.

[Special to The Times-Dispatch.]—Harrisonburg, Va., March 8.—Strange stories are being told about the eccentric habits of the Felgar family, since the sudden death of Wednesday of Miss Sue Felgar, who was found sitting in her chair at her home, about three miles east of Wever's, in Augusta County. It is said that she had been sitting in her chair for some time, and that she had been sitting in her chair for some time, and that she had been sitting in her chair for some time.

## Condensed Statement of the Virginia Trust Company, Richmond, Va.

Rendered to the Corporation Commission at close of business, March 4, 1914.

RESOURCES.	
Loans and discounts	\$2,027,307.84
Bonds, stocks and investments	287,206.66
Furniture and fixtures	6,000.00
Cash in vault and due from banks	193,196.57
Bonds, guaranteed secured by first mortgage real estate	423,500.00
<b>Total</b>	<b>\$2,937,211.07</b>

LIABILITIES.	
Capital stock	\$1,000,000.00
Surplus	\$100,000.00
Undivided profits	115,787.00
Reserve fund	25,000.00
<b>Total</b>	<b>\$1,240,787.00</b>

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## WITH THE FARMERS

By Prof. W. F. MASSEY  
(Letters addressed to Professor Massey must have stamp inclosed for answer.)

Monday, March 8, 1914.

**A Waste of Time.**—"What do you think of the one-row riding cultivator?" If you are going to get a riding cultivator, get one for two horses and cultivate both sides of the row, and do not waste time and labor with a one-row implement. So far as the man power is concerned, the one-row riding cultivator is better than the walking, one-horse cultivator. What is needed is to use more horse power to save human labor. It takes but one man to cultivate with a two-horse cultivator, and he can do more and better work than two men, each with a single-row implement.

**Get the Best Always.**—I want to buy a Duroc Jersey pig, and different parties offer pigs for \$15 to \$30 each, half registered, while another man offers them for \$75.00, not registered, but with a pedigree. Which is best to buy? Buy the best registered animal. A man who does not keep his bloodstock registered and careful breeding is not the man to buy from and then have the trouble and expense of having them registered. The best is the cheapest.

**Time and Nitrogen.**—I have read in Mr. Miller's book, "Fertilizing for Profit," that lime should not be used in connection with fertilizer containing nitrogen, as it frees the ammonia rapidly. I have some corn to plant, and the soil is quite acid and needs an application of lime for good results. I am at a loss to know what to do. Please help me? The author of the book evidently meant that you should not mix lime with a fertilizer containing nitrogen in organic matter like cotton-seed meal, or with stable manure. But the application of these separately to the soil does no harm, since the soil will absorb whatever of ammonia is set free. Then you say that your land needs 4 per cent of nitrogen in a fertilizer for corn. You could have had a great deal more than that without buying it in a fertilizer if you had crimson clover on the land to turn under.

**Corn Growing.**—Nelson County, Va., notice in The Times-Dispatch your instructions about corn growing, which showed that you were writing from experience in real farming, and this is why I am writing you more fully. You mentioned farming for prize ears, but seemed to think that some varieties were better for making bushels an acre. This is just what I want to know. I have purchased from some seedsmen who had a reputation for selling pure-bred seed, and it proved bad. I also noticed you said about barren stalks. Please tell me what kind will make the best corn on low land and high land, and yield on low land and high land, and the address of some grower who has bred out the barren stalks, for since reading your advice in The Times-Dispatch, I have found that this is the only way to get good seed. I have picked out this from your other lengthy letter. I have told pretty much all about corn growing and selection, and have been careful to select the corn that has been long in the neighborhood. If you buy corn from seedsmen that has been on a good way north or south of you and on different soil, it will never do its best at first, since it must become acclimated to the new surroundings. I cannot advise you what to do, but I will send you by mail the address of a corn breeder in your same climate, who has bred out the barren stalks.

**Sundry Queries.**—Washington, D. C., I want to tell you how helpful and interesting are your columns in The Times-Dispatch. I am most of them out and paste in a scrapbook. I have been reading your columns for some time, and I have been reading your columns for some time, and I have been reading your columns for some time.

## Warner Moore & Co.

Building Lime, Cement, Plaster, Sewer Pipe, Roofing Felt, Laths, etc. Write for prices. Richmond, Va.

## Agricultural Lime Ground Limestone

Building Lime, Cement, Plaster, Sewer Pipe, Roofing Felt, Laths, etc. Write for prices. Richmond, Va.

## Diggs & Beadles SEEDS

ARE TESTED AND TRUE. Our Farm, Garden and Flower Seeds are of the highest quality and germination. Seed Potatoes, Onion Sets, Seed Oats, Grass and Clover Seeds, Cowpeas, Field Beans, etc. We are dealers in all the best Poultry Feeds and Supplies. Buckeye Incubators and Brooders. Ask for our free catalogue.

## Elmwood Nurseries

We are growers, and offer a fine assortment of General Nursery Stock for the season of 1914. We call especial attention to our great list of varieties of Evergreens, Hardy Flowering Shrubs, California and Amor River Privet for hedges and a long list of Shade Trees and the best assortment of Strawberry Plants. We offer a large supply of commercial variety of Apples. We have no middlemen, but deal directly with each customer. Write for catalogue to J. B. Watkins & Brother, Middlethorpe, Va.

## Mandy Lee Incubators

The kind that brings the chicks. Special Prices. Headquarters for best FARM IMPLEMENTS. Catalogue mailed free on request. The Implement Co., 1302 E. Main St., Richmond, Va.

## Field Grass and Seeds

Seed Potatoes, Poultry Supplies, Hay, Grain, Etc. N. R. Savage & Son, Richmond, Va.